

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

In re:

VINSON JERMAINE FRALEY, SR.

Debtor(s)

Case No. A24-53705-JRS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Nancy Whaley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/11/2024.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 06/27/2024.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 3.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$460,000.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|--|--------|
| Total paid by or on behalf of the debtor | \$0.00 |
| Less amount refunded to debtor | \$0.00 |

NET RECEIPTS: **\$0.00**

Expenses of Administration:

| | |
|---------------------------------------|--------|
| Attorney's Fees Paid Through the Plan | \$0.00 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$0.00 |
| Other | \$0.00 |

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| AMERICAN EXPRESS NATIONAL BANK | Unsecured | 33,702.00 | 33,702.02 | 33,702.02 | 0.00 | 0.00 |
| CREDIT UNION LOAN SOURCE DBA C | Secured | 51,615.00 | 42,680.04 | 42,680.04 | 0.00 | 0.00 |
| FLAGSTAR BANK, N.A. | Secured | 260,000.00 | 258,586.43 | 258,586.43 | 0.00 | 0.00 |
| JEFFERSON CAPITAL SYSTEMS, LLC | Unsecured | 1,100.00 | 1,100.01 | 1,100.01 | 0.00 | 0.00 |
| JEFFERSON CAPITAL SYSTEMS, LLC | Unsecured | 380.00 | 600.93 | 600.93 | 0.00 | 0.00 |
| LVNV FUNDING, LLC | Unsecured | NA | 1,069.15 | 1,069.15 | 0.00 | 0.00 |
| LVNV FUNDING, LLC | Unsecured | 2,870.00 | 2,870.18 | 2,870.18 | 0.00 | 0.00 |
| NAVY FEDERAL CREDIT UNION | Unsecured | 24,800.00 | 24,800.62 | 24,800.62 | 0.00 | 0.00 |
| SCHEDULED CREDITOR | Unsecured | 8,500.00 | NA | NA | 0.00 | 0.00 |
| SCHEDULED CREDITOR | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| SCHEDULED CREDITOR | Unsecured | 1,700.00 | NA | NA | 0.00 | 0.00 |
| SCHEDULED CREDITOR | Secured | 39,600.00 | NA | NA | 0.00 | 0.00 |
| U.S. BANK TRUST COMPANY, NATION | Secured | NA | 400.58 | 400.58 | 0.00 | 0.00 |
| U.S. DEPARTMENT OF EDUCATION | Unsecured | NA | 16,646.78 | 16,646.78 | 0.00 | 0.00 |
| WELLS FARGO BANK NA | Unsecured | NA | 1,523.78 | 1,523.78 | 0.00 | 0.00 |
| WORLD OMNI FINANCIAL CORP | Unsecured | 36,111.00 | 6,258.75 | 6,258.75 | 0.00 | 0.00 |

| Summary of Disbursements to Creditors: | | | |
|---|--------------------------|---------------------------|--------------------------|
| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
| Secured Payments: | | | |
| Mortgage Ongoing | \$0.00 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$400.58 | \$0.00 | \$0.00 |
| Debt Secured by Vehicle | \$0.00 | \$0.00 | \$0.00 |
| All Other Secured | \$301,266.47 | \$0.00 | \$0.00 |
| TOTAL SECURED: | \$301,667.05 | \$0.00 | \$0.00 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$0.00 | \$0.00 | \$0.00 |
| TOTAL PRIORITY: | \$0.00 | \$0.00 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$88,572.22 | \$0.00 | \$0.00 |

| | | | |
|------------------------------|---------------|--|----------------------|
| Disbursements: | | | |
| Expenses of Administration | <u>\$0.00</u> | | |
| Disbursements to Creditors | <u>\$0.00</u> | | |
| TOTAL DISBURSEMENTS : | | | <u>\$0.00</u> |

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 07/08/2024

By: /s/ Nancy Whaley

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF SERVICE

Case No. A24-53705-JRS

I certify that on this day I caused a copy of this Trustee's Final Report to be served via United States First Class Mail with adequate postage prepaid on the following parties at the address shown for each:

Debtor(s):

VINSON JERMAINE FRALEY, SR.
3641 TRAVELERS COURT
SNELLVILLE, GA 30039

This the 8th day of July, 2024.

/s/

Nancy Whaley
Standing Chapter 13 Trustee
State Bar No. 377941
303 Peachtree Center Avenue
Suntrust Garden Plaza, Suite 120
Atlanta, GA 30303
678-992-1201